DIGITAL INCLUSION AND SOCIAL SECURITY SERVICES: Key challenges and lessons learned

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AGENDA

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Discussion and Q&A moderated by Raul RUGGIA-FRICK

Concluding summary by Raul RUGGIA-FRICK
JOINT ISSA – UNU-EGOV ANALYSIS

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Positive inroads made in the 20th century are eroding with income inequality rising by 10% since the 1980s.

Digital inclusion is influenced by four interconnected dimensions:

- Access to electricity, the internet, devices, and quality of that access.
- Traditional literacy, plus digital skills and competences.
- Supportive conditions, including affordability, communication, design, identification, financial inclusion, trust, and security.
- Usage of online service offers to measure actual value creation and digital inclusion of marginalised communities.
CUSTOMER GROUPS LIKELY USE ONLINE SOCIAL SECURITY SERVICES

- Only 75% of employers and 72% of employees in the formal sector are likely to be online regularly.
- All other groups are below 45%.
- 30% of SSOs states that their customers did not know that online services were offered.
- 47% indicated that customers did do not understand what to do (compared to lack of skills 71% and lack of access 44%).

Note: N = 138. Question posed in the survey, “How likely are your customer groups to use your online services?” Respondents answered by customer group, listed above, across a scale from ‘very often’ to ‘very rarely’, with an option to select ‘do not know’. There was also a data point for ‘no answer’ per customer group (see below Figure 3). Percentages here are for the total group not per category.
ACCESS

STATISTICS SHOW THAT:

- 4.2 billion (47%) people use the internet.
- A mere 1 billion households have access.
- 3.5 billion have patchy access to electricity.

INSTITUTIONS INDICATE THAT:

- 70% find that customers are influenced by limited or unstable access.
- 46% indicates that the relative cost of Internet access and devices is a key barrier to accessibility.
- 30% indicates that it is access itself.
- 63% and 58% of responding institutions find it difficult to assist their social security customers with respect to internet access and devices.
SKILLS

STATISTICS SHOW THAT:
- Digital skills is a challenging issue, e.g. 44%, or 169 million, of Europeans aged between 16 and 74 do not have basic digital skills.
- Not just digital skills but contextual understanding too.
- Statistics generally lacking.

INSTITUTIONS INDICATE THAT:
- 71% indicate that a lack of digital skills is a key barrier for customers online service use with 44% indicates it is a lack of general literacy.
- 47% emphasis that customers do not understand how or why to use the services.
- 30% finds that customers do not know of the online service offers.
- 62% suggests improved service design, 49% everyday language use.
- Some 30% propose skills training or call center support.
ENABLING ENVIRONMENT

STATISTICS SHOW THAT:
- Positive inroads made in the 20th century are eroding with income inequality rising 10% since the 1980s.

INSTITUTIONS INDICATE THAT:
- 32% indicate that the backoffice is key to address digital exclusion with 34% stating that it would be a major challenge.
INTERNAL MANAGEMENT MECHANISMS TO FACILITATE DIGITAL INCLUSION AND E-SERVICE USE

- Have a business resilience and continuity plan in case of systems failure, natural disasters or pandemics?
  - Yes: 77, No: 12, No, but planning to: 11

- Have a strategy for ensuring inclusion of all potential customers?
  - Yes: 62, No: 23, No, but planning to: 14

- Have a service design strategy?
  - Yes: 75, No: 14, No, but planning to: 9

- Have a communication strategy and channels?
  - Yes: 87, No: 6, No, but planning to: 7

- Carry out assessments, e.g. surveys, to evaluate the skills and capacities of target customers linked to service offering & delivery methods?
  - Yes: 49, No: 35, No, but planning to: 16

- Engage / work with your target customers to design your services?
  - Yes: 41, No: 14, No, but planning to: 0

- Offer training to customers to use your online services?
  - Yes: 41, No: 14, No, but planning to: 0

Notes: N =138. Question posed in the Survey, “How do you ensure business continuity, resilience and facilitate digital inclusion and e-service use?”
SSO SKILL-SET CATEGORY WITH MOST POSITIVE IMPACT ON DIGITAL INCLUSION FOR CUSTOMERS

Leadership skills to guide digital transformation skills
- Very often: 49
- Often: 28
- Rarely: 4
- Very rarely: 4
- Do not know: 3

Human resource management skills
- Very often: 23
- Often: 11
- Rarely: 3
- Very rarely: 3

Collaboration and coordination skills
- Very often: 27
- Often: 46
- Rarely: 4
- Very rarely: 4

Change management skills
- Very often: 29
- Often: 7
- Rarely: 5

Business process re-engineering skills
- Very often: 30
- Often: 38
- Rarely: 4
- Very rarely: 5

Service design skills
- Very often: 43
- Often: 1
- Rarely: 4

Innovation skills
- Very often: 43
- Often: 38
- Rarely: 4

ICT skills
- Very often: 35
- Often: 36
- Rarely: 6
- Very rarely: 3

None
- Very often: 0
- Often: 0
- Rarely: 1
- Very rarely: 1
- Do not know: 14

Notes: N =138. Question posed in the Survey, “Which skill-sets in your organizations would most improve digital inclusion for your customers?”, respondents select all that apply across options in a range from “very often” (i.e., that skill-set improvement would have the most positive impact on the sought-after outcome of greater digital inclusion for the SSOs’ customers) to “very rarely”, with a “do not know” option and the data for “no answer” also provided.
IMPROVEMENT POTENTIAL

RE-THINK SERVICE DESIGN

- 62% of SSOs suggest to simplify online services design to improve quality and inclusion of customers.
- This despite 75% of SSOs have a service design strategy, 49% do surveys, and 41% try to engage users in design.

IMPROVE YOUR COMMUNICATION

- 49% of SSOs suggest to simplify communication and introduce more everyday language use.
- Despite 87% having a communication strategy.
IMPROVEMENT POTENTIAL

IMPROVE DATA SHARING
- Only 50% share with other entities but surprisingly 33% do not.
- Only 33% do with other domestic SSOs, but 14% with SSO peers internationally. 17% with banks.

STRENGTHEN COLLABORATION AROUND IDENTITY MANAGEMENT
- A mere 35% of SSOs reuse national solution for identity management.
- Increased red-tape as 50% rely on customer documentation. Only 24% collaborate with other SSOs on identity management.

PURSUE PARTNERSHIPS FOR FINANCIAL INCLUSION
- A full 54% of SSOs do not share financial information with other entities!
- Around 24% do so with other government agencies, with only 11% doing so with SSO peers, and a mere 9% share information with banks.
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